



Ulster Bank

Bankline Import File Layout Guide – XML format

**Based on the ISO 20022 pain.001.001.09
credit transfer message standard**

January 2025

Bankline XML standard import format

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Introduction to Bankline XML import

What is Bankline XML import?

Bankline XML import adapts the ISO 2022 standard pain.001.001.09 credit transfer format to allow your business to import payment files rather than keying them manually. The contents of the XML file are converted into Bankline formatted payments to allow them to be managed through our payment systems, so it is important to read the guide carefully to note the specific requirements that apply (such as field length), which may differ from your current use of the ISO 2022 pain.001.001.09 format or use of the earlier pain.001.001.03 format.

The payment and payment to template types listed below are supported:

- Standard domestic payments, sent via the Faster Payments scheme to a UK bank.
- Urgent domestic payments, known as CHAPS.
- An internal transfer between two of your own accounts registered on Bankline, known as an Inter Account Transfer (IAT).
- International payments, including SEPA and non-SEPA payments.
- A bulk list payment referencing a bulk list set up on Bankline. The list may be an IAT list, or a standard domestic list.
- An ad hoc standard domestic bulk payment.

Only the standard domestic bulk and Inter Account Transfer bulk payment types listed above will create single debit, multi credit transactions. This remains the case even if one batch is followed by multiple transactions in the same XML file.

Please note that Bankline does not support single debit, multi credit SEPA payments.

How do I structure a Bankline XML import format?

A standard XML format file consists of the following elements:

- **Container** element: defines the file as an XML file.
- **Header** element: contains the name of the file and some summary information.
- **Batch** element: details the debit side of the payment, including the debit (debtor) account, and the payment date.
- **Transaction** element: details the credit side of the payment, such as the beneficiary (creditor) name and account number.

A single file must contain:

- One Container.
- One Header.
- At least one Batch.
- At least one Transaction per Batch (N.B. Unless it is a specific bulk payment type each transaction within the batch will create both a debit and credit entry).

There is one important restriction: A bulk payment type can only ever contain a **single** Batch.

All these elements are defined below, and there are complete examples in Appendix B.

The maximum number of transactions in a single file is 4,000 for non-bulk payments or 3,000 for a bulk payment.

Special considerations for payments

There are rules for what should be included or excluded for different payment types.

Rules for SEPA payments:

A SEPA payment is a standard international payment sent in Euros to a SEPA-reachable payee IBAN located within the SEPA-zone. The SEPA-zone at publication consists of all the countries in the EU plus Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Vatican City State and the UK, including UK Crown dependencies.

When importing SEPA payments, follow these specific rules:

- The payment charges must be set to shared. This means you'll pay the debit charges and the payee will pay the credit charges. Within the XML format, this is set in the ChrgBr tag as either the value of SHA or SLEV. If the ChrgBr tag is not provided, then we'll assume that you intend to share the charges.
- There must be no use of an intermediary institution.
- Don't use SWIFT codewords.
- You'll need to set the payment priority to 'Standard priority', not 'Urgent'. This is set in the InstrPrtry tag as a value of NORM or N.
- Don't include a purpose code.
- For Financial Institutions, don't include an Ordering Institution.

You can use 'Structured address' and 'Structured remittance' for SEPA international payments.

Rules for urgent domestic payments:

You can include the following optional fields:

- LEIs (Legal entity identifier)
- Purpose code
- Structured addresses
- Structured remittance

Rules for non-SEPA payments (ie. all other international) and standard domestic payment including transfers

Don't include the following:

- Structured addresses
- Structured remittance
- LEIs (Legal entity identifier)
- Purpose code

How do I enter the debit account?

Accounts can exist in two formats:

- **BBAN.** This is Basic Bank Account Number and relates to account formats that are not in IBAN format.
- **IBAN.** This is the International Bank Account Number. It's a standardised international format which always starts with a two letter ISO country code, such as IE or GB. All SEPA-zone countries have IBANs, as do many other countries.

BBAN format for sterling and currency accounts is '6n8n' i.e. a six-digit sort code followed by an 8-digit account number.

IBAN format is 'GB2nULSB14n' which is the 'GB' country code followed by two check digits, 'ULSB' and then the 14-digit BBAN as defined above for Sterling accounts, and derived for currency accounts. You can find the IBAN for both sterling and currency accounts in Bankline on the 'Account statement' screen.

For the debit account (i.e. your account on Bankline), the account must be entered as follows:

Payment type	Format
International	BBAN or IBAN
All other payments	BBAN only

Depending on the format you are using there are 2 locations where the debit account can be entered in the XML:

<DbtrAcct><Id><IBAN> for the entry of an IBAN format

Or,

<DbtrAcct><Id><Othr><Id> for the entry of a BBAN format

The debit BIC is optional in all cases.

How do I enter the beneficiary/credit account?

The beneficiary account details are entered in two locations in the XML:

- **CdtrAgt** tag – this defines the financial institution of the beneficiary.
- **CdtrAcct** tag – this defines the actual beneficiary account number.

The table below details how these should be populated for non-template payments:

Payment type	CdtrAgt	CdtrAcct
International	<p>If the payment is SEPA and the destination IBAN is EU/EEA then this tag does not need to be present, or else <CdtrAgt><FinInstnId><Othr><Id> populated with NOTPROVIDED</p> <p>Alternatively, if the beneficiary BIC is known, then this should be populated in <CdtrAgt><FinInstnId><BICFI></p> <p>If the beneficiary does not have a BIC, then the NCC can be populated in <CdtrAgt><BrnchId><Id></p> <p>Or, <CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld></p>	<p>Depending on the beneficiary account format you are using enter the details in either <CdtrAcct><Id><IBAN></p> <p>Or, <CdtrAcct><Id><Othr><Id></p>
Currency IAT where credit account is a currency account	This tag must not be present	Currency account key entered in <CdtrAcct><Id><Othr><Id>
All others	<p><CdtrAgt><BrnchId><Id> populated with the six digit sort code as '6n' format.</p> <p>Or, <CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld> populated with the six digit sort code as '6n' format.</p>	<p>Eight digit beneficiary account number present as '8n' format in <CdtrAcct><Id><Othr><Id></p>

For template payments, CdtrAgt tag should NOT be present in your XML, unless you wish to denote that BIC/NCC/Sort code is not provided like this:

```
<CdtrAgt><FinInstnId><Othr><Id> NOTPROVIDED</Id></Othr></FinInstnId></CdtrAgt>
```

For template payments, the CdtrAcct tag should ONLY be present for international payments, to specify the currency the payment is to be sent in like this:

```
<CdtrAcct><Ccy>XXX</Ccy></CdtrAcct> - where XXX is replaced with a valid Bankline currency code.
```

Do not include the CdtrAcct Id as this is taken from the template itself and if included will cause the file to reject.

Do not include the CdtrAcct tag for any other type of payment from a template.

All International Payments – Destination Country

For international payments the destination country is determined by Bankline in the following order of priority:

- The country code specified for the Creditor Agent bank (beneficiary bank) in either:
 - <CdtrAgt><FinInstnId><PstlAdr><Ctry> tag
 - <CdtrAgt><BrnchId><PstlAdr><Ctry> tag
- If you provide a Sort Code or NCC in the <CdtrAgt><BrnchId><Id> tag and do not provide a BIC then we will use the beneficiary country code in their address in <Cdtr><PstlAdr><Ctry> tag
- The country code from the BIC in either:
 - The BIC supplied in <CdtrAgt><FinInstnId><BICFI> tag
 - A SEPA payment where there is no BIC provided and we can determine the BIC from the IBAN

You must take care to ensure the country code is in your payment in cases where the payment is not routing SEPA and there is not a BIC in the <CdtrAgt><FinInstnId><BICFI> tag. See example 2 in Appendix B, for an instance where there is no BIC and the country code is specified in the creditor address.

How do I enter the LEI?

LEI (Legal Entity Identification) must match a specific pattern: They must be exactly 20 characters long, consisting of eighteen uppercase letters or numbers, followed by two numbers.

Eg - RR3QWICWWIPCS8A4S074

<Cdtr> <Id> <OrgId> <LEI> G5GSEF7VJP5I7OUK5573</LEI> </OrgId> </Id> </Cdtr>

<CdtrAgt> <FinInstnId><LEI>G5GSEF7VJP5I7OUK5573</LEI> </FinInstnId> </CdtrAgt>

How do I enter the Purpose Code for an urgent domestic payment ?

Purpose Codes are four letter codes which are carried across the payment chain, providing information to all users in the payments chain to indicate the reason a payment is being made.

The code is entered like this: <Purp> <Cd>HLRP</Cd> </Purp>

Purpose Codes most directly related to Property payments will be mandated from May'25 by Bank Of England ISO schema guidelines.

Property Purpose Codes List:

- HLRP - Property Loan Repayment
- HLST - Property Loan Settlement
- PLDS - Property Loan Disbursement
- PDEP - Property Deposit
- PCOM - Property Completion Payment
- PLRF - Property Loan Refinancing

For a list of all acceptable purpose codes please refer to the link below:

<https://www.bankofengland.co.uk/-/media/boe/files/payments/rtgs-renewal-programme/iso-20022/uk-recommended-purpose-code-list.pdf>

XML Specification

Details of the tables used

Level

This details the level that the tag occurs within the XML structure. A tag with ++ therefore is within the above tag with + only.

XML tag

This is the actual name of the tag.

Occur

This details how often the tag occurs in the XML structure. The first number being the minimum number of occurrences, and the last number being the maximum number of occurrences. A “c” indicates that the tag is conditional with another tag at the same level: only one of them may be present.

Content

This summarises the data that the tag may contain:

- Tag = The tag contains other XML tags within it.
- 35x = indicates a free format data. The preceding number is how many characters are allowed, in this case 35.
- n = indicates that this data must be a number.
- 2 = exactly 2 characters must be present (also 3 for 3 characters).
- Code = A specific data must be entered – see the description for details.
- Dt = date, in ISO format YYYY-MM-DD e.g. 2023-09-15
- Dt/Tm = date and time, in ISO format YYYY-MM-DDTHH:MM:SS e.g. 2023-09-15T08:25:59

Character sets

For standard domestic and sterling account Inter Account Transfer payment types (including bulk), any free format tags are limited to the following character set:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
0	1	2	3	4	5	6	7	8	9	.	-	/													

In addition, the ampersat @ character is allowed for the email address in the remittance information tag only.

NB – the last character is a space. Note that the ampersand & character is not allowed. If lower case characters are used they will be converted to upper case during the Bankline payment process.

For international, urgent domestic (CHAPS), and currency Inter Account Transfer payment types, any free format tags are limited to the following character set:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z
0	1	2	3	4	5	6	7	8	9	.	-	/	?	:	()	,	+	'						

In addition, the ampersat @ character is allowed for the email address in structured remittance email tag only.

NB – the last character is a space. Note that the ampersand & character is not allowed. Some fields will be converted to upper case during the Bankline payment process.

Description

This provides clarification on the tags data content, and where it can be expected to appear in Bankline.

Payments types and tag usage

The following payment types are supported via Bankline XML import:

All payments and payments to templates:

- Std = Standard domestic payment, sent via the faster payments scheme to a UK bank.
- Urg = Urgent domestic payment, known as CHAPS.
- IAT = An internal transfer between two of your own accounts registered on Bankline.
- Intl = An international payment, including SEPA and non-SEPA payments.
- Bulk payments:
 - List = Bulk list payment referencing a Bulk list set up on Bankline. The List may be an IAT list, or Standard domestic list.
 - Ad hoc = Bulk standard domestic payment that does not reference a Bulk list on Bankline.

For each payment type, the usage of the tag is described with a code:

M = Mandatory for this payment type.

O = Optional for this payment type – see description.

C = Conditional for this payment type – see description.

- = Has no effect if included for this payment type (tag will not be used) N.B. If you do include these tags, you will still need to conform to the content restrictions.

x = Will cause a rejection/error if included for this payment type.

Error messages

If your file has formatting errors, it will be rejected and Bankline will display an error message listing the line and column in the XML text file where the error is located. There are several types of error.

A field length error.

In this example below the field length is too long:

Your file cannot be imported as it contains formatting errors. Value 'SD DEF T006 1234567890' has length '22' which exceeds maxLength facet value '18' (line 11, column 45)

Invalid value is provided for the content.

In this example, a message has failed to meet the content specifications, in this case LEI, because it has three numbers at the end instead of the expected two:

Your file cannot be imported as it contains formatting errors. Value 'T0970BORDERINGINLE201' does not match regular expression facet '[A-Z0-9]{18,18}[0-9]{2,2}'

Invalid xml tag.

If you have provided an invalid tag, or a tag has been provided in the wrong place then the error will list your tag and the tags it is expecting. In the below example, the element “Strd” was provided as well as the element “Ustrd” which is a violation as the “|” symbol means that the content is expecting either “Strd” or “Ustrd”, not both:

Your file cannot be imported as it contains formatting errors. Element 'Strd' is not allowed for content model '(Ustrd|Strd)' (line 46, column 10)

In the example below, the optional element (it has “?” to show it is optional) “Issr” was provided, but the mandatory element “CdOrPrtry” was omitted, so the error flags up that “Issr” is provided while it had expected “CrOrPrtry”:

Your file cannot be imported as it contains formatting errors. Element 'Issr' is not allowed for content model '(CdOrPrtry,Issr?)' (line 44, column 12)

The XML specification sections below will help you to interpret these messages, should you receive them.

Section 1 – Container

Your file should conform to the XML ISO2022 pain.001.001.09 format as used by Bankline file import.

The file container for your payments is always the same, and it should look like this:

```
<?xml version="1.0" encoding="UTF-8" ?>
```

```
<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09"  
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrCdtTrfInItn>
```

Header, batch and transaction XML goes here (see sections below for details)

```
</CstmrCdtTrfInItn>
```

```
</Document>
```

<SplmtryData> tag, while supported, is not used.

Section 2 – Header

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+	GrpHdr	[1..1]	Tag	This is the element that encloses the header information.	M	M	M	M	M	M	M	M	M	M	M
++	MsgId	[1..1]	35x	Import file name – this is free format but should not be the same as any other import file imported in the previous 5 days with the same size and number of payments.	M	M	M	M	M	M	M	M	M	M	M
++	CreDtTm	[1..1]	Dt/Tm	Creation date and time of your file.	M	M	M	M	M	M	M	M	M	M	M
++	Authstn	[0..1]	Tag	This tag is only, optionally, used for Ad-hoc	-	-	-	-	-	-	-	-	-	-	O
+++	Cd	[1..1]c	Code	Must contain one of: AUTH, FDET, FSUM, ILEV	-	-	-	-	-	-	-	-	-	-	-
+++	Prtry	[1..1]c	Code	<p>Only for use in an ad hoc bulk payment. Valid values are:</p> <ul style="list-style-type: none"> Y indicates confidential N indicates not confidential <p>If this tag is not included for an ad hoc bulk payment then the default value of N will be used.</p>	-	-	-	-	-	-	-	-	-	-	O
++	NbOfTxS	[1..1]	n	Must match the number of transactions in your file.	M	M	M	M	M	M	M	M	M	M	M
++	CtrlSum	[0..1]	n	Must match the total sum of all transactions in your file, irrespective of currency.	-	-	-	-	-	-	-	-	-	-	-
++	InitgPty	[1..1]	Tag	<p>While inclusion of this tag is mandatory, the data is only used for urgent domestic payments</p> <p>See Appendix A PartyIdentification135 table for details of this tag</p>	M	M	M	M	M	M	M	M	M	M	M
+++	Nm	[0..1]	35x	This is the Initiating Party name	-	O	-	-	-	O	-	-	-	-	-
+++	Id	[0..1]	Tag	This is for specific Initiating Party details	-	C	-	-	-	C	-	-	-	-	-
++++	OrgId	[1..1]c	Tag		-	C	-	-	-	C	-	-	-	-	-
+++++	LEI	[0..1]	20X	Legal Entity Identifier	-	O	-	x	-	O	-	x	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++	FwdgAgt	[0..1]	Tag	See Appendix A BranchAndFinancialInstitutionIdentification6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-

Section 3 – Batch

The batch details the debit account and payment date. A bulk payment may only contain one batch.

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+	PmtInf	[1..n]	Tag	This is the element that encloses the Batch information. Note that bulk payment types can only have one instance of this tag.	M	M	M	M	M	M	M	M	M	M	M
++	PmtInfd	[1..1]	18x	Customer payment reference. This will identify the payment as it will be known to the debtor. The value is ignored for the Bulk list payment type. This value is limited to 16 characters for international, IAT and urgent domestic payment types. The value can be overridden at transaction level in the InstrId tag.	M	M	M	M	M	M	M	M	M	M	M
++	PmtMtd	[1..1]	Code	Only TRF is allowed.	M	M	M	M	M	M	M	M	M	M	M
++	BtchBookg	[0..1]	Code	Only true and false are allowed.	-	-	-	-	-	-	-	-	-	-	-
++	NbOfTxs	[0..1]	n	Must match the number of transactions in this batch.	-	-	-	-	-	-	-	-	-	-	-
++	CtrlSum	[0..1]	n	Must match the total sum of all transactions in this batch, irrespective of currency.	-	-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++	PmtTpInf	[0..1]	Tag	This tag can be present at batch or transaction level (or both). It is mandatory at batch level for a Bulk payment.	-	-	-	-	-	-	-	-	-	M	M
+++	InstrPrty	[0..1]	Code	This is used for international payments only. It details the priority of the payment: <ul style="list-style-type: none"> HIGH or U indicates Urgent NORM or N indicates Standard If PmtTpInf is also provided at transaction level, the value in the transaction will override the value here. If it is not provided at all then the priority will be set to Standard. Note that the value here is ignored for payment types other than international.	-	-	-	C	-	-	-	C	-	-	-
+++	SvcLvl	[0..1]	Tag		-	-	-	-	-	-	-	-	-	-	-
++++	Cd	[1..1]c	4x	Must be SEPA.	-	-	-	-	-	-	-	-	-	-	-
++++	Prtry	[1..1]c	35x		-	-	-	-	-	-	-	-	-	-	-
+++	LclInstrm	[0..1]	Tag	Used to indicate Bulk list name.	-	-	-	-	-	-	-	-	-	M	-
++++	Cd	[1..1]c	35x		-	-	-	-	-	-	-	-	-	x	-
++++	Prtry	[1..1]c	35x	This details the name of the Bulk list that the payment is referencing. For the Bulk list payment, this must be present here. The value is disregarded for an ad hoc bulk payment. NB - For a template payment, the template name must be provided in the transaction level PmtTpInf-LclInstrm-Prtry tag.	x	x	x	x	x	x	x	x	x	M	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	CtgyPurp	[0..1]	Tag	Use this for defining codewords. See appendix D for more details. This tag was previously used to indicate the payment type of transactions in the batch. You should now use 'InstrForDbtrAgt' for this.	-	-	-	O	-	-	-	O	-	-
++++	Cd	[1..1]c	Code	This field can be used to enter the codewords INTC and CORT for international payments.	-	-	-	C	-	-	-	C	-	-
++++	Prtry	[1..1]c	35x		-	-	-	-	-	-	-	-	x	x
++	ReqdExctnDt	[0..1]	Tag	Use this for the date the payment is to arrive (credit date) - see below.	M	C	C	C	M	C	C	C	C	M
+++	Dt	[0..1]c	Dt	This is the date the payment is to arrive (credit date). For the Bulk list IAT payment type, this cannot be used. If it is not used, PoolgAdjstmntDt must be used instead.	M	C	C	C	M	C	C	C	C	M
+++	DtTm	[0..1]c	Dt/Tm	Not supported.	-	-	-	-	-	-	-	-	-	-
++	PoolgAdjstmntDt	[0..1]	Dt	This is the date the payment is to be initiated. For the Bulk list standard payment type, this cannot be used. If it is not used, ReqdExctnDt must be used instead.	x	C	C	C	x	C	C	C	C	x
++	Dbtr	[0..1]	Tag	Note that Debtor details will be taken from the account number used. See Appendix A PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++	DbtrAcct	[1..1]	Tag	The debit account specified in this tag must be the correct format for Bankline: <ul style="list-style-type: none"> • Std = BBAN format • Urg = BBAN format • IAT = BBAN format • Intl = IBAN or BBAN format • Bulk = BBAN format 	M	M	M	M	M	M	M	M	M	M
+++	Id	[0..1]	Tag	Enter the debit account either in IBAN or Othr-Id tag	M	M	M	M	M	M	M	M	M	M
++++	IBAN	[1..1]c	34x	Use this for IBAN format.	C	C	C	C	C	C	C	C	C	C
++++	Othr	[1..1]c	Tag	Use this for BBAN format in Id tag below.	C	C	C	C	C	C	C	C	C	C
+++++	Id	[1..1]	34x	Use this for BBAN format.	C	C	C	C	C	C	C	C	C	C
+++++	SchmeNm	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++	Tp	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	Ccy	[0..1]	3		-	-	-	-	-	-	-	-	-	-
+++	Nm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++	Prxy	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++	DbtrAgt	[0..1]	Tag	You can include the Debtor Agent LEI in this tag. See Appendix A BranchAndFinancialInstitutionIdentification6 table for more details.	-	O	-	O	-	O	-	O	-	-
+++	FinInstnId	[1..1]	Tag		-	O	-	O	-	O	-	O	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	LEI	[0..1]	LEI	Ordering Institution LEI. This applies to urgent domestic payments. Only use this if you're a Financial Institution customer.	-	O	-	O	-	O	-	O	-	-
++	InstrForDbtrAgt	[0..1]	Code	<p>This indicates the payment type of the transactions in the batch.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 01 = Standard domestic payment 02 = Urgent domestic payment 03 = IAT payment 04 = International payment 06 = Bulk list payment 08 = Ad hoc bulk payment <p>This must be specified here for Bulk payment types. For other payment types, if specified here, it can't also be present at transaction level.</p>	C	C	C	C	C	C	C	C	M	M
++	DbtrAgtAcct	[0..1]	Tag	See Appendix A CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++	UltmtDbtr	[0..1]	Tag	<p>This tag has two uses, depending on what type of organisation you are.</p> <p>You can use this tag for 'By Order Of' details if you are:</p> <ul style="list-style-type: none"> • A Financial Institution customer. • A customer with a valid 'By Order Of Name' pre-registered in Bankline. You should only use the 'Nm' element to enter a matching value. <p>'By Order of' details for bulk payments should only be specified at the batch level.</p> <p>For all other customers, you can use this for Ultimate Debtor information for urgent domestic payments. We can currently support: Name; Street name; Building Number; Town Name; Country and Post Code. Any other information you provide would be ignored.</p> <p>If UltmtDbtr is also provided at transaction level, the value in the transaction will override the value here.</p>	C	C	-	C	C	C	-	C	C	C
+++	Nm	[0..1]	35x	<p>This will be treated as the 'By Order of' name for Financial Institution Customers, or customers with a valid 'By Order Of Name' value pre-registered in Bankline.</p> <p>This will be used as the as Ultimate Debtor name for all other customers using the UltmtDbtr tag for urgent domestic payments.</p>	C	C	x	C	C	C	x	C	C	C
				<p>This will be used as the as Ultimate Debtor name for all other customers using the UltmtDbtr tag for urgent domestic payments.</p>	-	C	x	x	-	C	x	x	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	PstlAdr	[0..1]	Tag	The data given within this tag will be used as the: <ul style="list-style-type: none"> 'By Order of' address for Financial Institution customers. This will be supported for both SEPA international payments and urgent domestic payments. Ultimate Debtor Postal address for all other customers. This will be supported for urgent domestic payments only. 	-	C	-	C	-	C	-	C	-	-
++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
++++	Dept	[0..1]	70x	Structured address element: Department.	-	C	-	C	-	C	-	C	-	-
++++	SubDept	[0..1]	70x	Structured address element: Sub-department.	-	C	-	C	-	C	-	C	-	-
++++	StrtNm	[0..1]	70x	Structured address element: Street name.	-	C	-	C	-	C	-	C	-	-
++++	BldgNb	[0..1]	16x	Structured address element: Building number.	-	C	-	C	-	C	-	C	-	-
++++	BldgNm	[0..1]	35x	Structured address element: Building name.	-	C	-	C	-	C	-	C	-	-
++++	Flr	[0..1]	70x	Structured address element: Floor.	-	C	-	C	-	C	-	C	-	-
++++	PstBx	[0..1]	16x	Structured address element: Post-box.	-	C	-	C	-	C	-	C	-	-
++++	Room	[0..1]	70x	Structured address element: Room.	-	C	-	C	-	C	-	C	-	-
++++	PstCd	[0..1]	16x	Structured address element: Postcode.	-	C	-	C	-	C	-	C	-	-
++++	TwnNm	[0..1]	35x	Structured address element: Town name – this element is mandatory if structured address elements are used.	-	C	-	C	-	C	-	C	-	-
++++	TwnLctnNm	[0..1]	35x	Structured address element: Town location name.	-	C	-	C	-	C	-	C	-	-
++++	DstrctNm	[0..1]	35x	Structured address element: District name.	-	C	-	C	-	C	-	C	-	-
++++	CtrySubDvsn	[0..1]	35x	Structured address element: Country subdivision.	-	C	-	C	-	C	-	C	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	Ctry	[0..1]	2	Must be a valid ISO country code This element is mandatory if structured address elements are used.	-	C	-	C	-	C	-	C	-	-
++++	AdrLine	[0..3]	35x	The first 3 instances of this tag are the By Order of Address details. It should only be used by Financial Institution customers, or customers with a valid 'By Order Of Address' value pre-registered in Bankline. AdrLine must not be used if any of the Structured address elements above are used.	x	C	x	C	x	C	x	C	x	x
+++	Id	[0..1]	Tag	Contains specific By Order Of details of use for Financial Institution customers only.	-	C	-	C	-	C	-	C	-	-
++++	OrgId	[1..1]c	Tag		-	C	-	C	-	C	-	C	-	-
+++++	AnyBIC	[0..1]	16x	Ordering Institution Identifier. It should only be used by Financial Institution customers.	x	C	x	C	x	C	x	C	x	x
+++++	LEI	[0..1]	LEI	For urgent domestic payments only. The LEI given within this tag will be treated as: <ul style="list-style-type: none"> By Order of LEI for Financial Institution customers. Debtor LEI for all other customers. 	-	O	-	x	-	O	-	x	-	-
+++++	Othr	[0..1]	Tag		x	C	x	C	x	C	x	C	x	x
+++++	Id	[1..1]	35x	By Order Of Account. It should only be used by Financial Institution customers.	x	C	x	C	x	C	x	C	x	x
+++++	SchmeNm	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
++++	PrvtId	[1..1]c	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	CtryOfRes	[0..1]	2		-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+++	CtctDtIs	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
++	ChrgBr	[0..1]	Code	<p>Charges code type for all payments in the batch. Valid codes are:</p> <ul style="list-style-type: none"> • OUR = Remitter to pay all charges. • BEN = Beneficiary to pay all charges. • SHA or SLEV = Remitter to pay debit charges and beneficiary to pay credit charges. <p>If this tag is not used, a default value of SHA will be used.</p> <p>If ChrgBr is also provided at transaction level, the value in the transaction will override the value here.</p>	x	x	x	O	x	x	x	O	x	x	
++	ChrgsAcct	[0..1]	Tag	Payment types that allow a charges account to be specified may enter it here.	-	-	-	-	-	-	-	-	-	-	
+++	Id	[0..1]	Tag		-	-	-	-	-	-	-	-	-	-	
++++	IBAN	[1..1]c	Tag		-	-	-	-	-	-	-	-	-	-	
++++	Othr	[1..1]c	Tag	BBAN of the charges account can be specified within this tag.	x	x	x	O	x	x	x	O	x	x	
+++++	Id	[1..1]	34x	BBAN of the charges account.	x	x	x	O	x	x	x	O	x	x	
+++++	SchmeNm	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	
+++	Tp	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++	Ccy	[0..1]	3		-	-	-	-	-	-	-	-	-	-	
+++	Nm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+++	Prxy	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
++	ChrgsAcctAgt	0		Not allowed	x	x	x	x	x	x	x	x	x	x	x

Section 4 – Transaction

The transaction details the credit account and amount, among other details.

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++	CdtTrfTxInf	[1..n]	Tag	This is the element that encloses the Transaction information.	M	M	M	M	M	M	M	M	M	M	M
+++	PmtId	[0..1]	Tag		O	O	O	O	O	O	O	O	O	O	O
++++	InstrId	[0..1]	18x	Customer payment reference. This will identify the payment as it will be known to the debtor. If left blank, the value in PmtInfld will be used. Any value is disregarded for Bulk payment types. This value is limited to 16 characters for international, IAT and urgent domestic payment types.	O	O	O	O	O	O	O	O	O	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	EndToEndId	[0..1]	18x	This will be disregarded for IAT and international payment types. Rule for standard domestic payments The value provided in EndToEndId will be treated as the Beneficiary reference. If not included, Bankline will use the debit account name as held in Bankline for the Debit Account. Please ensure you add a Beneficiary reference (e.g. invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. It is recommended that when making a payment from an existing template or bulk list, that the beneficiary reference is reviewed to ensure it is specific to the payment and, if required, it can be updated at this stage. Rule for urgent domestic payments The value provided in EndToEndId will be treated as your unique EndToEndId reference for settlement & re-conciliation purposes. If not included, this would be defaulted to 'NOTPROVIDED'	O	O	-	-	O	O	-	-	O	O
++++	UETR	[0..1]	Code	Must be valid UETR format.	-	-	-	-	-	-	-	-	-	-
+++	PmtTplInf	[0..1]	Tag	This tag can be present at batch or transaction level (or both). For template payments, the template name must be specified within this tag.	O	O	O	O	M	M	M	M	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	InstrPrty	[0..1]	Code	This is used for international payments only. It details the priority of the payment: HIGH or U indicates Urgent NORM or N indicates Standard If it is not provided then the priority will be set to the value provided at Batch level. If it is not provided at Batch level either then it will be set to Standard priority. Note that the value here is ignored for payment types other than international.	-	-	-	O	-	-	-	O	-	-
++++	SvcLvl	[0..1]	Tag		-	-	-	-	-	-	-	-	-	-
+++++	Cd	[1..1]c	Code	Must be SEPA.	-	-	-	-	-	-	-	-	-	-
+++++	Prtry	[1..1]c	35x		-	-	-	-	-	-	-	-	-	-
++++	LclInstrm	[0..1]	Tag	Mandatory for Template payments.	-	-	-	-	M	M	M	M	-	-
+++++	Cd	[1..1]c	35x		-	-	-	-	x	x	x	x	-	-
+++++	Prtry	[1..1]c	35x	This details the Template name that the payment is referencing.	x	x	x	x	M	M	M	M	x	x
++++	CtgyPurp	[0..1]	Tag	This was previously being used to indicate the payment type of the transaction. You should now start using 'InstrForDbtrAgt' to indicate the payment type.	-	-	-	-	-	-	-	-	-	-
+++++	Cd	[1..1]c	Code		-	-	-	-	-	-	-	-	-	-
+++++	Prtry	[1..1]c	35x		-	-	-	-	-	-	-	-	-	-
+++	Amt	[1..1]	Tag	Mandatory tag where payment amount and currency are specified.	M	M	M	M	M	M	M	M	M	M

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++	InstdAmt	[1..1]	n	The amount to be sent of the currency type specified in the tag attribute Ccy. e.g. <InstdAmt Ccy="EUR">1.23</InstdAmt> would debit EUR 1.23 from the debit account. The currency code must be a recognised ISO currency code for a currency that Bankline can support.	M	M	M	M	M	M	M	M	M	M	M
++++	EqvtAmt	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++	XchgRateInf	[0..1]	Tag	This should only be used where you have a foreign exchange (FX) deal booked for your payment.	x	x	C	C	x	x	C	C	x	x	
++++	UnitCcy	[0..1]	Code	3 digit currency code	-	-	-	-	-	-	-	-	-	-	-
++++	XchgRate	[1..1]	n	FX Deal exchange rate.	x	x	C	C	x	x	C	C	x	x	
++++	RateTp	[0..1]	Code	Must be one of: SPOT, SALE, AGRD	-	-	-	-	-	-	-	-	-	-	-
++++	CtrctId	[1..1]	35x	FX Deal Reference.	x	x	C	C	x	x	C	C	x	x	
+++	ChrgBr	[0..1]	Code	Charges code type for the payment. Valid codes are: OUR = Remitter to pay all charges. BEN = Beneficiary to pay all charges. SHA or SLEV = Remitter to pay debit charges and beneficiary to pay credit charges. If this tag is not used, a default value of SHA will be used. If ChrgBr is provided at Batch level, a value provided here will override the value provided at Batch level.	x	x	x	O	x	x	x	O	x	x	
+++	ChqInstr	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	UltmtDbtr	[0..1]	Tag	<p>This tag has two uses, depending on what type of organisation you are.</p> <p>You can use this tag for 'By Order Of' details if you are:</p> <ul style="list-style-type: none"> • A Financial Institution customer. • A customer with a valid 'By Order Of Name' pre-registered in Bankline. You should only use the 'Nm' element to enter a matching value. <p>'By Order of' details for bulk payments should only be specified at the batch level.</p> <p>For all other customers, you can use this for Ultimate Debtor information for urgent domestic payments. We can currently support: Name; Street name; Building Number; Town Name; Country and Post Code. Any other information you provide would be ignored.</p> <p>If UltmtDbtr is also provided at transaction level, the value in the transaction will override the value here.</p>	C	C	-	C	C	C	-	C	-	-
++++	Nm	[0..1]	35x	<p>This will be treated as the 'By Order of' name for Financial Institution Customers, or customers with a valid 'By Order Of Name' value pre-registered in Bankline.</p>	C	C	x	C	C	C	x	C	x	x
				<p>This will be used as the as Ultimate Debtor name for all other customers using the UltmtDbtr tag for urgent domestic payments.</p>	-	C	x	x	-	C	x	x	x	x

					Payment				Template payment				Bulk pay.	
Level	XML Tag	Occur	Content	Description	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	PstlAdr	[0..1]	Tag	The data given within this tag will be used as the: <ul style="list-style-type: none"> 'By Order of' address for Financial Institution customers. This will be supported for both SEPA international payments and urgent domestic payments. Ultimate Debtor Postal address for all other customers. This will be supported for urgent domestic payments only. 	-	C	-	C	-	C	-	C	-	-
+++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x	Structured address element: Department.	-	C	-	C	-	C	-	C	-	-
+++++	SubDept	[0..1]	70x	Structured address element: Sub-department.	-	C	-	C	-	C	-	C	-	-
+++++	StrtNm	[0..1]	70x	Structured address element: Street name.	-	C	-	C	-	C	-	C	-	-
+++++	BldgNb	[0..1]	16x	Structured address element: Building number.	-	C	-	C	-	C	-	C	-	-
+++++	BldgNm	[0..1]	35x	Structured address element: Building name.	-	C	-	C	-	C	-	C	-	-
+++++	Flr	[0..1]	70x	Structured address element: Floor.	-	C	-	C	-	C	-	C	-	-
+++++	PstBx	[0..1]	16x	Structured address element: Post-box.	-	C	-	C	-	C	-	C	-	-
+++++	Room	[0..1]	70x	Structured address element: Room.	-	C	-	C	-	C	-	C	-	-
+++++	PstCd	[0..1]	16x	Structured address element: Postcode.	-	C	-	C	-	C	-	C	-	-
+++++	TwnNm	[0..1]	35x	Structured address element: Town name – this element is mandatory if structured address elements are used.	-	C	-	C	-	C	-	C	-	-
+++++	TwnLctnNm	[0..1]	35x	Structured address element: Town location name.	-	C	-	C	-	C	-	C	-	-
+++++	DstrctNm	[0..1]	35x	Structured address element: District name.	-	C	-	C	-	C	-	C	-	-
+++++	CtrySubDvsn	[0..1]	35x	Structured address element: Country subdivision.	-	C	-	C	-	C	-	C	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++++	Ctry	[0..1]	2	Must be a valid ISO country code This element is mandatory if structured address elements are used.	-	C	-	C	-	C	-	C	-	-
+++++	AdrLine	[0..3]	35x	The first 3 instances of this tag are the By Order of Address details. It should only be used by Financial Institution customers. AdrLine must not be used if any of the Structured address elements above are used.	x	C	x	C	x	C	x	C	x	x
++++	Id	[0..1]	Tag	Contains specific By Order Of details of use for Financial Institution customers only.	-	C	-	C	-	C	-	C	-	-
+++++	OrgId	[1..1]c	Tag		-	C	-	C	-	C	-	C	-	-
+++++	AnyBIC	[0..1]	16x	Ordering Institution Identifier. It should only be used by Financial Institution customers.	x	C	x	C	x	C	x	C	x	x
+++++	LEI	[0..1]	LEI	For urgent domestic payments only. The LEI given within this tag will be treated as: <ul style="list-style-type: none"> By Order of LEI for Financial Institution customers. Debtor LEI for all other customers. 	-	O	-	x	-	O	-	x	-	-
+++++	Othr	[0..1]	Tag		x	C	x	C	x	C	x	C	x	x
+++++	Id	[1..1]	35x	By Order Of Account. It should only be used by Financial Institution customers.	x	C	x	C	x	C	x	C	x	x
+++++	SchmeNm	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
++++	PrvtId	[1..1]c	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++++	CtryOfRes	[0..1]	2		-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++	CtctDtls	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
+++	IntrmyAgt1	[0..1]	Tag	Intermediary Bank Identifier can be specified in this tag.	-	O	-	O	-	O	-	O	-	-	-
++++	FinInstnId	[1..1]	Tag		-	O	-	O	-	O	-	O	-	-	
+++++	BICFI	[1..1]	Code	Intermediary Bank Identifier is specified here as BIC code.	x	O	x	O	x	O	x	O	x	x	
+++++	ClrSysMmbld	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++++	LEI	[1..1]	LEI	For urgent domestic payments only	-	O	-	x	-	O	-	x	-	-	
+++++	Nm	[0..1]	140x		-	-	-	-	-	-	-	-	-	-	
+++++	PstlAdr	[0..1]	Tag	See Appendix A PostalAddress24 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++++	Othr	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
++++	BrnchId	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++	IntrmyAgt1Acct	[0..1]	Tag	See Appendix A CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++	IntrmyAgt2	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	
+++	IntrmyAgt2Acct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	
+++	IntrmyAgt3	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	
+++	IntrmyAgt3Acct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	CdtrAgt	[0..1]	Tag	This tag is omitted for payments from templates and is optional for international payments routing SEPA. If required, both BIC and NCC is populated under the FinInstnld tag.	M	M	M	C	-	-	-	C	M	M
++++	FinInstnld	[0..1]	Tag	Required for international payments needing a BIC, and can also be used for payments requiring sort code. This tag can be used to provide an LEI.	C	C	C	C	-	-	-	-	C	C
+++++	BICFI	[1..1]	Code	Beneficiary BIC. Destination country will be taken from this BIC if it is not provided in the PstlAdr-Ctry tag below	x	x	x	C	x	x	x	x	x	x
+++++	ClrSysMmbld	[0..1]	Tag	Required for payments needing a sort code or NCC. See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag.	C	C	C	C	-	-	-	-	C	C
+++++	Mmbld	[1..1]	Tag	Required for payments needing a sort code or NCC. Sort code/NCC can be given either at Brnchld or ClrSysMmbld	C	C	C	C	x	x	x	x	C	C
+++++	LEI	[0..1]	LEI	Allowed for urgent domestic payments only	-	O	-	x	-	x	-	x	-	-
+++++	Nm	[0..1]	35x	Account with Bank name	-	-	-	C	-	-	-	C	-	-
+++++	PstlAdr	[0..1]	Tag	Can be used for payments requiring Account with Bank address details. Only SEPA payments should use structured address elements.	-	-	-	C	-	-	-	C	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++++	AdrTp	[0..1]	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
++++++	Dept	[0..1]	70x	Structured address element: Department.	x	x	x	C	x	x	x	C	x	x	
++++++	SubDept	[0..1]	70x	Structured address element: Sub-department.	x	x	x	C	x	x	x	C	x	x	
++++++	StrtNm	[0..1]	70x	Structured address element: Street name.	x	x	x	C	x	x	x	C	x	x	
++++++	BldgNb	[0..1]	16x	Structured address element: Building number.	x	x	x	C	x	x	x	C	x	x	
++++++	BldgNm	[0..1]	35x	Structured address element: Building name.	x	x	x	C	x	x	x	C	x	x	
++++++	Flr	[0..1]	70x	Structured address element: Floor.	x	x	x	C	x	x	x	C	x	x	
++++++	PstBx	[0..1]	16x	Structured address element: Post-box.	x	x	x	C	x	x	x	C	x	x	
++++++	Room	[0..1]	70x	Structured address element: Room.	x	x	x	C	x	x	x	C	x	x	
++++++	PstCd	[0..1]	16x	Structured address element: Postcode.	x	x	x	C	x	x	x	C	x	x	
++++++	TwnNm	[0..1]	35x	Structured address element: Town name – this element is mandatory if structured address elements are used.	x	x	x	C	x	x	x	C	x	x	
++++++	TwnLctnNm	[0..1]	35x	Structured address element: Town location name.	x	x	x	C	x	x	x	C	x	x	
++++++	DstrctNm	[0..1]	35x	Structured address element: District name.	x	x	x	C	x	x	x	C	x	x	
++++++	CtrySubDvsn	[0..1]	35x	Structured address element: Country subdivision.	x	x	x	C	x	x	x	C	x	x	
++++++	Ctry	[0..1]	2	Must be a valid ISO country code This identifies the country the payment is being sent to. This element is mandatory if structured address elements are used.	x	x	x	O	x	x	x	O	x	x	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++++	AdrLine	[0..3]	35x	The first 3 instances of this tag are the Account with Bank unstructured address details. AdrLine must not be used if any of the Structured address elements above are used.	x	x	x	C	x	x	x	C	x	x
+++++	Othr	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++++	Brnchld	[0..1]	Tag	You can continue to use Brnchld for payment types needing a sort code but we recommend using the 'ClrSysMmbld' tag instead.	C	C	C	C	-	-	-	-	C	C
+++++	Id	[0..1]	35x	Sort code or NCC.	C	C	C	C	x	x	x	x	C	C
+++++	LEI	[0..1]	LEI	Not allowed.	x	x	x	x	x	x	x	x	x	x
+++++	Nm	[0..1]	35x	Account with Bank name	-	-	-	C	-	-	-	C	-	-
+++++	PstlAdr	[0..1]	Tag	See Appendix A PostalAddress24 table for details of this tag. The specification for the postal address details are the same as above under FinInstnld.	-	-	-	-	-	-	-	-	-	-
+++	CdtrAgtAcct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	Cdtr	[0..1]	Tag	Beneficiary details are in this tag	M	M	-	M	-	-	-	-	C	M
++++	Nm	[0..1]	35x	Beneficiary name. Must not be included for template payments or IAT payments. For a bulk list payment, the beneficiary name is mandatory for a standard bulk list payment, but must not be present for an IAT bulk list payment. If the name provided is over 18 characters then it will be truncated for standard domestic and ad hoc bulk payment types.	M	M	x	M	x	x	x	x	C	M

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++	PstlAdr	[0..1]	Tag	If an international or urgent domestic payment requires a beneficiary address it can be specified here. Note that some international countries require that this information is present. Structured address elements should only be used for SEPA payments and urgent domestic payments.	-	O	-	O	-	-	-	-	-	-	-
+++++	AdrTp	[0..1]	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x	Structured address element: Department.	-	C	-	C	-	-	-	-	-	-	-
+++++	SubDept	[0..1]	70x	Structured address element: Sub-department.	-	C	-	C	-	-	-	-	-	-	-
+++++	StrtNm	[0..1]	70x	Structured address element: Street name.	-	C	-	C	-	-	-	-	-	-	-
+++++	BldgNb	[0..1]	16x	Structured address element: Building number.	-	C	-	C	-	-	-	-	-	-	-
+++++	BldgNm	[0..1]	35x	Structured address element: Building name.	-	C	-	C	-	-	-	-	-	-	-
+++++	Flr	[0..1]	70x	Structured address element: Floor.	-	C	-	C	-	-	-	-	-	-	-
+++++	PstBx	[0..1]	16x	Structured address element: Post-box.	-	C	-	C	-	-	-	-	-	-	-
+++++	Room	[0..1]	70x	Structured address element: Room.	-	C	-	C	-	-	-	-	-	-	-
+++++	PstCd	[0..1]	16x	Structured address element: Postcode.	-	C	-	C	-	-	-	-	-	-	-
+++++	TwnNm	[0..1]	35x	Structured address element: Town name – this element is mandatory if structured address elements are used.	-	C	-	C	-	-	-	-	-	-	-
+++++	TwnLctnNm	[0..1]	35x	Structured address element: Town location name.	-	C	-	C	-	-	-	-	-	-	-
+++++	DstrctNm	[0..1]	35x	Structured address element: District name.	-	C	-	C	-	-	-	-	-	-	-
+++++	CtrySubDvsn	[0..1]	35x	Structured address element: Country subdivision.	-	C	-	C	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+++++	Ctry	[0..1]	2	Must be a valid ISO country code Used to determine destination country if this payment is non-SEPA, or does not have a BIC and has no Ctry tag in CdtrAgt. This element is mandatory if structured address elements are used.	-	O	-	O	-	-	-	-	-	-	-
+++++	AdrLine	[0..3]	35x	The first 3 instances of this tag are the beneficiary unstructured address details (or continuation of the beneficiary name, if required). AdrLine must not be used if any of the Structured address elements above are used.	x	O	x	C	x	x	x	x	x	x	x
++++	Id	[0..1]	Tag	Beneficiary identifier for Standard domestic bulk list payments is specified in this tag. LEI can also be specified for SEPA international payments and urgent domestic payments only.	-	C	-	C	-	-	-	-	C	-	
+++++	OrgId	[1..1]c	Tag		-	C	-	C	-	-	-	-	C	-	
++++++	AnyBIC	[0..1]	16x		-	-	-	-	-	-	-	-	-	-	
++++++	LEI	[0..1]	LEI	Beneficiary LEI (Legal Entity Identifier) is specified here. Financial Institution SEPA Payments and urgent domestic payments only.	-	O	-	C	-	O	-	-	-	-	
++++++	Othr	[0..1]	Tag		x	x	x	x	x	x	x	x	C	x	
+++++++	Id	[1..1]	35x	Beneficiary identifier. It should only be used for Standard domestic bulk list payments.	x	x	x	x	x	x	x	x	C	x	
+++++++	SchmeNm	[0..1]	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	
+++++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	
+++++	PrvtId	[1..1]c	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++	CtryOfRes	[0..1]	2		-	-	-	-	-	-	-	-	-	-	-
++++	CtctDtls	[0..1]	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
+++	CdtrAcct	[0..1]	Tag	Should not be present for payments from templates. For international payments, should not be present if the Codeword CHQB is used.	M	M	M	C	-	-	-	-	M	M	
++++	Id	[0..1]	Tag		M	M	M	C	x	x	x	x	M	M	
+++++	IBAN	[1..1]c	34x	Beneficiary account number. You can place the account number either here, or in the Othr-Id tag below.	C	C	C	C	x	x	x	x	C	C	
+++++	Othr	[1..1]c	Tag		C	C	C	C	x	x	x	x	C	C	
+++++	Id	[1..1]	34x	Beneficiary account number. You can place the account number either here, or in the IBAN tag above.	C	C	C	C	x	x	x	x	C	C	
+++++	SchmeNm	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
+++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
++++	Tp	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
++++	Ccy	[0..1]	3	International payments – this is the currency the payment is to be sent in. The currency code must be a recognised ISO currency code for a currency that Bankline can support.	x	x	x	M	x	x	x	M	x	x	
++++	Nm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
++++	Prxy	[0..1]	Tag	See Appendix A within CashAccount38 table for details of this tag.	-	-	-	-	-	-	-	-	-	-	-
+++	UltmtCdtr	[0..1]	Tag	This can be used to provide Ultimate Creditor information for urgent domestic payments only. We can currently support : Name; Street name; Building Number; Town Name; Country and Post Code. Any other information you provide would be ignored	-	C	-	x	-	C	-	x	-	-	-
++++	Nm	[0..1]	35x	This is the Ultimate Creditor Name.	-	C	-	x	-	C	-	x	-	-	-
++++	PstlAdr	[0..1]	Tag	Can be used for Ultimate Creditor Postal Address	-	C	-	x	-	C	-	x	-	-	-
+++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x	Structured address element: Department.	-	C	-	x	-	C	-	x	-	-	-
+++++	SubDept	[0..1]	70x	Structured address element: Sub-department.	-	C	-	x	-	C	-	x	-	-	-
+++++	StrtNm	[0..1]	70x	Structured address element: Street name.	-	C	-	x	-	C	-	x	-	-	-
+++++	BldgNb	[0..1]	16x	Structured address element: Building number.	-	C	-	x	-	C	-	x	-	-	-
+++++	BldgNm	[0..1]	35x	Structured address element: Building name.	-	C	-	x	-	C	-	x	-	-	-
+++++	Flr	[0..1]	70x	Structured address element: Floor.	-	C	-	x	-	C	-	x	-	-	-
+++++	PstBx	[0..1]	16x	Structured address element: Post-box.	-	C	-	x	-	C	-	x	-	-	-
+++++	Room	[0..1]	70x	Structured address element: Room.	-	C	-	x	-	C	-	x	-	-	-
+++++	PstCd	[0..1]	16x	Structured address element: Postcode.	-	C	-	x	-	C	-	x	-	-	-
+++++	TwnNm	[0..1]	35x	Structured address element: Town name – this element is mandatory if structured address elements are used.	-	C	-	x	-	C	-	x	-	-	-
+++++	TwnLctnNm	[0..1]	35x	Structured address element: Town location name.	-	C	-	x	-	C	-	x	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++++	DstrctNm	[0..1]	35x	Structured address element: District name.	-	C	-	x	-	C	-	x	-	-
+++++	CtrySubDvsn	[0..1]	35x	Structured address element: Country subdivision.	-	C	-	x	-	C	-	x	-	-
+++++	Ctry	[0..1]	2	Must be a valid ISO country code This element is mandatory if structured address elements are used.	-	C	-	x	-	C	-	x	-	-
+++	InstrForCdtrAgt	[0..1]	Tag		-	O	-	O	-	O	-	O	-	-
++++	Cd	[0..1]	Code	Must be one of: CHQB, HOLD, PHOB, TELB See Appendix D for details on the rules for using Codewords.	-	O	-	O	-	O	-	O	-	-
++++	InstrInf	[0..1]	29x	Specify any required Codeword text here if a Codeword has been specified in Cd tag.	-	O	-	O	-	O	-	O	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	InstrForDbtrAgt	[0..1]	Code	<p>This indicates the payment type of the transaction.</p> <p>Valid values are:</p> <p>01 = Standard domestic payment 02 = Urgent domestic payment 03 = IAT payment 04 = International payment</p> <p>If this has been specified at batch level, then this must not be specified here. Otherwise, it is mandatory.</p> <p>This field can also be used to identify 'RTGS' indicator for international and urgent domestic payments.</p> <p>If you do this, you'll need to enter the payment type value '02' or '04' at the Batch level.</p> <p>Identify RTGS required for international and urgent domestic payments only.</p> <p>Valid values are Y or N.</p> <p>Do not use this unless you have a specific RTGS agreement set up with us.</p>	C	C	C	C	C	C	C	C	x	x
+++	Purp	[0..1]	Tag	Allowed only for urgent domestic payment	-	O	-	x	-	O	-	x	-	-
++++	Cd	[0..1]	Code	<p>Purpose code</p> <p>You can also use this tag to supply Codeword 'PHON' for urgent domestic payments only.</p>	-	O	-	x	-	O	-	x	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
+++	RgltryRptg	[0..10]	Tag	Up to 10 instances of this tag may be present to identify SWIFT Codewords for International payments only. This should not be used unless you are registered to use Codewords on Bankline. See Appendix D for details on the rules for using Codewords.	-	-	-	O	-	-	-	O	-	-
++++	DbtCdtRptgInd	[0..1]	Code	Must be one of: CRED, DEBT, BOTH	-	-	-	-	-	-	-	-	-	-
++++	Authrty	[0..1]	Tag		-	-	-	-	-	-	-	-	-	-
+++++	Nm	[0..1]	140x		-	-	-	-	-	-	-	-	-	-
+++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-
++++	Dtls	[0..1]	Tag	An individual Codeword is detailed within this tag.	-	-	-	O	-	-	-	O	-	-
+++++	Tp	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	Dt	[0..1]	Dt		-	-	-	-	-	-	-	-	-	-
+++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-
+++++	Cd	[0..1]	Code	Specify the Codeword here.	x	-	x	O	x	-	x	O	x	x
+++++	Amt	[0..1]	n		-	-	-	-	-	-	-	-	-	-
+++++	Inf	[0..1]	29x	Specify any required Codeword text here if a Codeword has been specified in Cd tag.	x	-	x	O	x	-	x	O	x	x
+++	Tax	[0..1]	Tag	See Appendix A TaxInformation8 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	RltdRmtInf	[0..1]	Tag	Details of Remittance advice can be entered in this tag for Standard domestic and bulk payment types only, excepting bulk IAT.	O	-	-	-	O	-	-	-	C	O

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	RmtId	[0..1]	Code	If remittance advice is required, this must be indicated here. The only valid value is C If the payment is a bulk list or ad hoc bulk, and you wish to include remittance advice, then the first transaction must have this. An IAT bulk list payment must not have this populated. It will be ignored for urgent domestic, IAT and International payment types.	O	-	-	-	O	-	-	-	C	O
++++	RmtLctnDtls	[0..1]	Tag	Further remittance advice details are contained within this tag.	C	-	-	-	C	-	-	-	C	C
+++++	Mtd	[0..1]	Code	Must be one of: FAXI, EDIC, URID, EMAL, POST, SMSM	-	-	-	-	-	-	-	-	-	-
+++++	ElctrncAdr	[0..1]	50x	Remittance advice beneficiary email address. The ampersat @ symbol is allowed for the email address. An IAT bulk list payment must not have this populated. It will be ignored for urgent domestic, IAT and International payment types.	C	-	-	-	C	-	-	-	C	C
+++++	PstlAdr	[0..1]	Tag		C	-	-	-	C	-	-	-	C	C
+++++	Nm	[0..1]	10x-20x	Remittance advice beneficiary fax number. An IAT bulk list payment must not have this populated. It will be ignored for urgent domestic, IAT and International payment types.	C	-	-	-	C	-	-	-	C	C
+++++	Adr	[0..1]	Tag	Remittance advice beneficiary address details are specified within this tag.	C	-	-	-	C	-	-	-	C	C
+++++	AdrTp	[0..1]	Tag	See Appendix A within PartyIdentification135 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+++++++	SubDept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	-
+++++++	StrtNm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	-
+++++++	BldgNb	[0..1]	16x		-	-	-	-	-	-	-	-	-	-	-
+++++++	BldgNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
+++++++	Flr	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	-
+++++++	PstBx	[0..1]	16x		-	-	-	-	-	-	-	-	-	-	-
+++++++	Room	[0..1]	70x		-	-	-	-	-	-	-	-	-	-	-
+++++++	PstCd	[0..1]	16x		-	-	-	-	-	-	-	-	-	-	-
+++++++	TwnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
+++++++	TwnLctnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
+++++++	DstrctNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
+++++++	CtrySubDvsn	[0..1]	35x		-	-	-	-	-	-	-	-	-	-	-
+++++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-	-
+++++++	AdrLine	[0..3]	35x	The first 3 instances of this tag are the Remittance advice beneficiary address details. An IAT bulk list payment must not have this populated. It will be ignored for urgent domestic, IAT and international payment types.	C	-	-	-	C	-	-	-	C	C	
+++	RmtInf	[0..1]	Tag	Payment types that use Information for the beneficiary or Credit account narrative can specify this within this tag.	x	O	O	O	x	O	O	O	x	x	

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc
++++	Ustrd	[1..1]c	140x	Information for the beneficiary. Please ensure you add Information for the beneficiary (e.g. invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. The data here is mapped into the 4 lines on the screen in Bankline. It is limited to 16 characters for the IAT payment type (credit account narrative).	x	O	C	O	x	O	C	O	x	x
++++	Strd	[1..1]c		Use structured remittance only for SEPA international payments and urgent domestic payments.	x	O	x	C	x	O	x	C	x	x
+++++	RfrdDocInf	[0..n]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x
+++++	RfrdDocAmt	[0..1]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x
+++++	CdtrRefInf	[0..1]	Tag		x	C	x	C	x	C	x	C	x	x
+++++	Tp	[0..1]	Tag	Type of creditor reference. Mandatory for SEPA payments.	x	x	x	C	x	x	x	C	x	x
+++++	CdOrPrtry	[1..1]	Tag	For SEPA payments, the Cd sub-tag must be used.	x	x	x	M	x	x	x	M	x	x
+++++	Cd	[1..1]c	Code	Code for the creditor reference type. Only used for SEPA payments and the code SCOR must be used.	x	x	x	M	x	x	x	M	x	x
+++++	Prtry	[1..1]c	35x	Not allowed.	x	x	x	x	x	x	x	x	x	x
+++++	Issr	[0..1]	11x	Creditor Reference issuer.	x	x	x	C	x	x	x	C	x	x
+++++	Ref	[0..1]	35x	Creditor Reference information for the beneficiary.	x	C	x	C	x	C	x	C	x	x

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.		
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad hoc	
+++++	Invcr	[0..1]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++++	Invcee	[0..1]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++++	TaxRmt	[0..1]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++++	GrnshmtRmt	[0..1]	Tag	Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++++	AddtIRmtInf	[0..1]	140x	Not allowed.	x	x	x	x	x	x	x	x	x	x	x
+++	SplmtryData	[0..n]	Tag	Not used.	-	-	-	-	-	-	-	-	-	-	-

Appendix A – Tag details tables

These tables give details of tags, or portions within tags, where the content is not used within Bankline. However, if you wish to include these tags you will need to conform to the content restrictions.

PartyIdentification135				
Level	XML Tag	Occur	Content	Description
+	Nm	[0..1]	35x	
+	PstlAdr	[0..1]	Tag	See PostalAddress24 table for details of this tag.
+	Id	[0..1]	Tag	
++	Orgld	[1..1]c	Tag	Either Orgld or Prvtld must be present, but not both.
+++	AnyBIC	[0..1]	16x	
+++	LEI	[0..1]	LEI	LEI (Legal Entity Identifier) must match a specific pattern: They must be exactly 20 characters long, consisting of eighteen uppercase letters or numbers, followed by two numbers. For example, the LEI for NatWest is RR3QWICWWIPCS8A4S074
+++	Othr	[0..1]	Tag	
++++	Id	[1..1]	35x	
++++	SchmeNm	[0..1]	Tag	
+++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
+++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
++++	Issr	[0..1]	35x	
++	Prvtld	[1..1]c	Tag	Either Orgld or Prvtld must be present, but not both.
+++	DtAndPlcOfBirth	[0..1]	Tag	
++++	BirthDt	[1..1]	Dt	
++++	PrvcOfBirth	[0..1]	35x	
++++	CityOfBirth	[1..1]	35x	
++++	CtryOfBirth	[1..1]	2	
+++	Othr	[0..1]	Tag	

++++	Id	[1..1]	35x	
++++	SchmeNm	[0..1]	Tag	
+++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
+++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
++++	Issr	[0..1]	35x	
+	CtryOfRes	[0..1]	2	
+	CtctDtls	[0..1]	Tag	
++	NmPrfx	[0..1]	Code	Must be one of: DOCT, MIST, MISS, MADM, MIKS
++	Nm	[0..1]	140x	
++	PhneNb	[0..1]	33x	Numbers and special characters only
++	MobNb	[0..1]	33x	Numbers and special characters only
++	FaxNb	[0..1]	33x	Numbers and special characters only
++	EmailAdr	[0..1]	2048x	
++	EmailPurp	[0..1]	35x	
++	JobTitl	[0..1]	35x	
++	Rspnsblty	[0..1]	35x	
++	Dept	[0..1]	70x	
++	Othr	[0..n]	Tag	
+++	ChanITp	[1..1]	4x	
+++	Id	[0..1]	128x	
++	PrefrdMtd	[0..1]	Code	Must be one of: LETT, MAIL, PHON, FAXX, CELL

PostalAddress24				
Level	XML Tag	Occur	Content	Description
+	AdrTp	[0..1]	Tag	
++	Cd	[1..1]c	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY
++	Prtry	[1..1]c	Tag	
+++	Id	[1..1]	4	
+++	Issr	[1..1]	35x	
+++	SchmeNm	[0..1]	35x	
+	Dept	[0..1]	70x	
+	SubDept	[0..1]	70x	
+	StrtNm	[0..1]	70x	
+	BldgNb	[0..1]	16x	
+	BldgNm	[0..1]	35x	
+	Flr	[0..1]	70x	
+	PstBx	[0..1]	16x	
+	Room	[0..1]	70x	
+	PstCd	[0..1]	16x	
+	TwnNm	[0..1]	35x	
+	TwnLctnNm	[0..1]	35x	
+	DstrctNm	[0..1]	35x	
+	CtrySubDvsn	[0..1]	35x	
+	Ctry	[0..1]	2	
+	AdrLine	[0..3]	35x	

CashAccount38				
Level	XML Tag	Occur	Content	Description
+	Id	[0..1]	Tag	
++	IBAN	[1..1]c	34x	Either IBAN or Othr must be present, but not both.
++	Othr	[1..1]c	Tag	Either IBAN or Othr must be present, but not both.
+++	Id	[1..1]	34x	
+++	SchmeNm	[0..1]	Tag	
++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+++	Issr	[0..1]	35x	
+	Tp	[0..1]	Tag	
++	Cd	[1..1]c	Code	Either Cd or Prtry must be present, but not both.
++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+	Ccy	[0..1]	3	Must be valid Bankline currency code.
+	Nm	[0..1]	70x	
+	Prxy	[0..1]	Tag	
++	Tp	[0..1]	Tag	
+++	Cd	[1..1]c	4x	
+++	Prtry	[1..1]c	35x	
++	Id	[1..1]	320x	

BranchAndFinancialInstitutionIdentification6				
Level	XML Tag	Occur	Content	Description
+	FinInstnId	[0..1]	Tag	
++	BICFI	[1..1]	Code	Must match BIC pattern.
++	ClrSysMmbld	[0..1]	Tag	
+++	ClrSysId	[0..1]	Tag	
++++	Cd	[1..1]c	5x	Either Cd or Prtry must be present, but not both.
++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+++	Mmbld	[1..1]	35x	
++	LEI	[0..1]	35x	LEI (Legal Entity Identifier) must match a specific pattern: They must be exactly 20 characters long, consisting of eighteen uppercase letters or numbers, followed by two numbers. For example, the LEI for NatWest is RR3QWICWWIPCS8A4S074
++	Nm	[0..1]	140x	
++	PstAdr	[0..1]	Tag	See PostalAddress24 table for details of this tag.
++	Othr	[0..1]	Tag	
+++	Id	[1..1]	35x	Typically set to NOTPROVIDED where BIC/BrnchId is not present.
+++	SchmeNm	[0..1]	Tag	
++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+++	Issr	[0..1]	35x	
+	BrnchId	[0..1]	Tag	
++	Id	[0..1]	35x	
++	LEI	[0..0]	N/A	Not allowed
++	Nm	[0..1]	140x	
++	PstAdr	[0..1]	Tag	See PostalAddress24 table for details of this tag.

TaxInformation8				
Level	XML Tag	Occur	Content	Description
+	Cdtr	[0..1]	Tag	
++	TaxId	[0..1]	35x	
++	RegnId	[0..1]	35x	
++	TaxTp	[0..1]	35x	
+	Dbtr	[0..1]	Tag	
++	TaxId	[0..1]	35x	
++	RegnId	[0..1]	35x	
++	TaxTp	[0..1]	35x	
++	Authstn	[0..1]	Tag	
+++	Titl	[0..1]	35x	
+++	Nm	[0..1]	140x	
+	AdmstnZn	[0..1]	35x	
+	RefNb	[0..1]	140x	
+	Mtd	[0..1]	35x	
+	TtITaxblBaseAmt	[0..1]	n	Includes currency attribute
+	TtITaxAmt	[0..1]	n	Includes currency attribute
+	Dt	[0..1]	Dt	
+	SeqNb	[0..1]	n	
+	Rcrd	[0..n]	Tag	
++	Tp	[0..1]	35x	
++	Ctgy	[0..1]	35x	
++	CtgyDtls	[0..1]	35x	

++	DbtrSts	[0..1]	35x	
++	CertId	[0..1]	35x	
++	FrmsCd	[0..1]	35x	
++	Prd	[0..1]	Tag	
+++	Yr	[0..1]	Dt	
+++	Tp	[0..1]	Code	Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2
+++	FrToDt	[0..1]	Tag	
++++	FrDt	[1..1]	Dt	
++++	ToDt	[1..1]	Dt	
++	TaxAmt	[0..1]	Tag	
+++	Rate	[0..1]	n	
+++	TaxblBaseAmt	[0..1]	n	Includes currency attribute
+++	TtlAmt	[0..1]	n	Includes currency attribute
+++	Dtls	[0..n]	Tag	
++++	Prd	[0..1]	Tag	
+++++	Yr	[0..1]	Dt	
+++++	Tp	[0..1]	Code	Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2
+++++	FrToDt	[0..1]	Tag	
++++++	FrDt	[1..1]	Dt	
++++++	ToDt	[1..1]	Dt	
++++	Amt	[0..1]	n	Includes currency attribute
++	AddlInf	[0..1]	140x	

Appendix B – Example files

Data in red and bold is used within Bankline.

1. International Non-SEPA payment

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfIntrn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<IngtPty><Nm>NOT USED</Nm></IngtPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> YOUR REF </PmtInfd>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
16	<DbtrAgt><FinInstnId><BICFI>ULSBGB2B</BICFI></FinInstnId></DbtrAgt>	This is optional
17	<ChrgBr> SLEV </ChrgBr>	SLEV translates to SHA: Charges are to be shared (optional)
18	<CdtTrfTxInf>	Transaction container
19	<PmtId>	
20	<InstrId> YOUR REF OVER </InstrId>	This overrides the value in the batch PmtInfd tag (optional)
21	<EndToEndId>NOT USED</EndToEndId>	This is optional
22	</PmtId>	
23	<PmtTpInf>	
24	<InstrPrty> HIGH </InstrPrty>	The payment has Urgent priority
25	</PmtTpInf>	
26	<Amt><InstdAmt Ccy="USD"> 0.02 </InstdAmt></Amt>	The amount to be debited is USD 0.02
27	<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld> 12345678 </Mmbld></CdtrAgt>	NCC of beneficiary bank (assumes bank has no BIC)
28	<Cdtr>	
29	<Nm> CREDITOR NAME </Nm>	Beneficiary name
30	<PstlAdr>	
31	<Ctry> US </Ctry>	Beneficiary country – this is used as the destination country code for the payment as country was not specified in the CdtrAgt tag and there is no BIC
32	<AdrLine> ADDRESS LINE 1 </AdrLine>	Beneficiary address line 1 (mandatory for some countries)
33	<AdrLine> ADDRESS LINE 2 </AdrLine>	Beneficiary address line 2 (mandatory for some countries)
34	</PstlAdr>	
35	</Cdtr>	
36	<CdtrAcct>	
37	<Id><Othr><Id> 1234567890 </Id></Othr></Id>	Beneficiary account number
38	<Ccy> USD </Ccy>	Currency payment to be sent in
39	</CdtrAcct>	
40	<InstrForDbtrAgt> 04 </InstrForDbtrAgt>	04 is an international payment
41	<RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf>	Information for the beneficiary (optional)

42	</CdtTrfTxInf>	End of transaction
43	</PmtInf>	End of batch
44	</CstmrCdtTrfInitt></Document>	End of file

2. International SEPA payment using structured address and remittance information

This example shows an international SEPA payment using structured address for the beneficiary, and structured remittance information.

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInftId> YOUR REF </PmtInftId>	This is "Your reference" in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<PmtTplnf>	
14	<InstrPrty> NORM </InstrPrty>	The payment has Standard priority
16	</PmtTplnf>	
17	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
18	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
19	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
20	<DbtrAgt><FinInstnId><BICFI>ULSBGB2B</BICFI></FinInstnId></DbtrAgt>	This is optional
21	<InstrForDbtrAgt> 04 </InstrForDbtrAgt>	04 is an international payment
22	<ChrgBr> SLEV </ChrgBr>	SLEV translates to SHA: Charges are to be shared (optional)
23	<CdtTrfTxInf>	Transaction container
24	<PmtId><EndToEndId>NOT USED</EndToEndId></PmtId>	This is optional
25	<Amt><InstdAmt Ccy="EUR"> 0.02 </InstdAmt></Amt>	The amount to be debited is EUR 0.02
26	<Cdtr>	
27	<Nm> CREDITOR NAME </Nm>	Beneficiary name
28	<PstlAdr>	
29	<PstBx> POST BOX T089 </PstBx>	Structured address element: Post Box (optional)
30	<TwnNm> CREDITORVILLE </TwnNm>	Structured address element: Town Name (required if structured address is used)
31	<Ctry> IE </Ctry>	Beneficiary country (payment destination country will be derived from BIC derived from IBAN)
32	</PstlAdr>	
33	</Cdtr>	
34	<CdtrAcct>	
35	<Id><IBAN> IE99ULSB98501012345678 </IBAN></Id>	Beneficiary IBAN
36	<Ccy> EUR </Ccy>	Currency payment to be sent in
37	</CdtrAcct>	

Ref.	XML	Description
38	<RmtInf><Strd>	Start of structured remittance
39	<CdtRefInf>	Start of creditor reference section
40	<Tp>	
41	<CdOrPrtry><Cd> SCOR </Cd></CdOrPrtry>	Creditor reference code
42	<lssr> ISO </lssr>	Creditor reference issuer
43	</Tp>	
44	<Ref> RF18000000000539007512344 </Ref>	Creditor reference
45	</CdtRefInf>	End of creditor reference section
46	</Strd></RmtInf>	End of structured remittance
47	</CdtTrfTxInf>	End of transaction
48	</PmtInf>	End of batch
49	</CstmrCdtTrfInIt></Document>	End of file

3. International SEPA payment to Template

Note that this example assumes that the underlying template on Bankline is SEPA valid.

This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for a payment to a Bankline template

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfId> YOUR REF </PmtInfId>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
16	<DbtrAgt><FinInstnId><BICFI>ULSBGB2B</BICFI></FinInstnId></DbtrAgt>	This is optional
17	<CdtTrfTxInf>	Transaction container
18	<PmtId>	
19	<InstrId> YOUR REF OVER </InstrId>	This overrides the value in the batch PmtInfId tag (optional)
20	<EndToEndId>NOT USED</EndToEndId>	This is optional
21	</PmtId>	
22	<PmtTplnf>	
23	<LclInstrm><Prtry> TEMPLATE NAME </Prtry></LclInstrm>	This is the template name
24	</PmtTplnf>	
25	<Amt><InstdAmt Ccy="EUR"> 0.02 </InstdAmt></Amt>	The amount to be debited is EUR 0.02
26	<CdrAcct><Ccy> EUR </Ccy></CdrAcct>	Currency payment to be sent in
27	<InstrForDbtrAgt> 04 </InstrForDbtrAgt>	04 is an international payment
28	<RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf>	Information for the beneficiary (optional)
29	</CdtTrfTxInf>	End of transaction
30	</PmtInf>	End of batch
31	</CstmrCdtTrfInitn></Document>	End of file

4. Ad hoc bulk payment with two beneficiaries

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<Msgld> UNIQUEID-20231022v1 </Msgld>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<Authstn><Prtry> Y </Prtry></Authstn>	Indicates this is a confidential ad hoc bulk payment (optional)
08	<NbOfTxs>2</NbOfTxs>	Number of transactions in the file
09	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
10	</GrpHdr>	End of header
11	<PmtInf>	Batch container
12	<PmtInflId> YOUR REF </PmtInflId>	This is “Your reference” in the Bankline payment
13	<PmtMtd>TRF</PmtMtd>	
14	<PmtTplInf>	
15	</PmtTplInf>	
16	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
17	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
18	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
19	<DbtrAgt><FinInstnId><BICFI>ULSBGB2B</BICFI></FinInstnId></DbtrAgt>	Optional
20	<InstrForDbtrAgt> 08 </InstrForDbtrAgt>	08 is an ad hoc bulk payment
21	<CdtTrfTxInf>	Transaction container for transaction 1
22	<PmtId><EndToEndId> INVOICE 123456 </EndToEndId></PmtId>	Beneficiary reference (optional)
23	<Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt>	The amount to be sent is GBP 0.01
24	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Beneficiary branch sort code
25	<Cdr><Nm> CREDITOR NAME 1 </Nm></Cdr>	Beneficiary name
26	<CdrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdrAcct>	Beneficiary account number
27	</CdtTrfTxInf>	End of transaction 1
28	<CdtTrfTxInf>	Transaction container for transaction 2
29	<PmtId><EndToEndId> INVOICE ABC123 </EndToEndId></PmtId>	Beneficiary reference (optional)
30	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be sent is GBP 0.02
31	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Beneficiary branch sort code
32	<Cdr><Nm> CREDITOR NAME 2 </Nm></Cdr>	Beneficiary name
33	<CdrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdrAcct>	Beneficiary account number
34	</CdtTrfTxInf>	End of transaction 2
35	</PmtInf>	End of batch
36	</CstmrCdtTrfInitt></Document>	End of file

5. Bulk payment with two beneficiaries to Bulk List

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>2</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfId> YOUR REF </PmtInfId>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<PmtTplnf>	
14	<LclInstrm><Prtry> BLIST-001 </Prtry></LclInstrm>	This contains the name of the Bulk List on Bankline
15	</PmtTplnf>	
16	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
17	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
18	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
19	<DbtrAgt><FinInstnId><BICFI>ULSBGB2B</BICFI></FinInstnId></DbtrAgt>	Optional
20	<InstrForDbtrAgt> 06 </InstrForDbtrAgt>	06 is a Bulk List payment
21	<CdtTrfTxInf>	Transaction container for transaction 1
22	<PmtId><EndToEndId> INVOICE 123456 </EndToEndId></PmtId>	Beneficiary reference (optional)
23	<Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt>	The amount to be sent is GBP 0.01
24	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Beneficiary branch sort code
25	<Cdr>	
26	<Nm> CREDITOR NAME 1 </Nm>	Beneficiary name
27	<Id><OrgId><Othr><Id> CID1 </Id></Othr></OrgId></Id>	Beneficiary identifier in the Bulk List
28	</Cdr>	
29	<CdrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdrAcct>	Beneficiary account number
30	</CdtTrfTxInf>	End of transaction 1
31	<CdtTrfTxInf>	Transaction container for transaction 2
32	<PmtId><EndToEndId> INVOICE ABC123 </EndToEndId></PmtId>	Beneficiary reference (optional)
33	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be sent is GBP 0.02
34	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Beneficiary branch sort code
35	<Cdr>	
36	<Nm> CREDITOR NAME 2 </Nm>	Beneficiary name
37	<Id><OrgId><Othr><Id> CID2 </Id></Othr></OrgId></Id>	Beneficiary identifier in the Bulk List
38	</Cdr>	
39	<CdrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdrAcct>	Beneficiary account number
40	</CdtTrfTxInf>	End of transaction 2
41	</PmtInf>	End of batch
42	</CstmrCdtTrfInitn></Document>	End of file

6. Standard domestic payment

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInit>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTxs>1</NbOfTxs>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> YOUR REF </PmtInfd>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> YOUR REF OVER </InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId> INVOICE 123456 </EndToEndId>	Beneficiary Reference (optional)
20	</PmtId>	
21	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be debited is GBP 0.02
22	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Beneficiary Sort code
23	<Cdr><Nm> CREDITOR NAME </Nm></Cdr>	Beneficiary name
24	<CdrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdrAcct>	Beneficiary Account number
25	<InstrForDbtrAgt> 01 </InstrForDbtrAgt>	01 is a standard domestic payment
26	</CdtTrfTxInf>	End of transaction
27	</PmtInf>	End of batch
28	</CstmrCdtTrfInit></Document>	End of file

7. IAT transfer

This is a payment between two sterling accounts on Bankline. This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for an IAT transfer.

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitn>	File container
04	<GrpHdr>	Header container
05	<Msgld> UNIQUEID-20231022v1 </Msgld>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> DR NARRATIVE </PmtInfd>	This the debit account narrative in an IAT transfer
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> DR NARR OVER </InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId>NOT USED</EndToEndId>	
20	</PmtId>	
21	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be transferred is GBP 0.02
22	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Credit sort code
23	<CdrAcct><Id><Othr><Id> 87654321 </Id></Othr></Id></CdrAcct>	Credit account number
24	<InstrForDbtrAgt> 03 </InstrForDbtrAgt>	03 is an IAT transfer
25	<RmtInf><Ustrd> CR NARRATIVE </Ustrd></RmtInf>	This the credit account narrative in an IAT transfer (optional)
26	</CdtTrfTxInf>	End of transaction
27	</PmtInf>	End of batch
28	</CstmrCdtTrfInitn></Document>	End of file

8. Currency IAT transfer

This is a payment between two accounts on Bankline where at least one is a non-sterling currency. This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for an IAT transfer.

This example shows how to enter an agreed FX deal in the XML.

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTxs>1</NbOfTxs>	Number of transactions in the file
08	<InittPty><Nm>NOT USED</Nm></InittPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInftd> DR NARRATIVE </PmtInftd>	This the debit account narrative in an IAT transfer
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 65432187654321 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> DR NAR OVER </InstrId>	Overrides the value provided in PmtInftd above (optional)
19	<EndToEndId>NOT USED</EndToEndId>	
20	</PmtId>	
21	<Amt><InstdAmt Ccy="USD"> 0.02 </InstdAmt></Amt>	The amount to be transferred is USD 0.02
22	<XchgRateInf>	
23	<XchgRate> 0.97123 </XchgRate>	The FX deal rate agreed corresponding to the reference below
24	<CtrctId> 2016102800123 </CtrctId>	The FX deal reference corresponding to the above rate
25	</XchgRateInf>	
26	<CdrAgt><FinInstnId><ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld></FinInstnId></CdrAgt>	Credit sort code (not required for non-sterling accounts)
27	<CdrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdrAcct>	Credit account number
28	<InstrForDbtrAgt> 03 </InstrForDbtrAgt>	03 is an IAT transfer
29	<RmtInf><Ustrd> CR NARRATIVE </Ustrd></RmtInf>	This the credit account narrative in an IAT transfer (optional)
30	</CdtTrfTxInf>	End of transaction
31	</PmtInf>	End of batch
32	</CstmrCdtTrfInitt></Document>	End of file

9. Urgent domestic (CHAPS) payment using Structured address, Un-Structured Remittance Information and Purpose Codes

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfIntr>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty>	
09	<Nm> INITIATING PARTY NAME </Nm>	This is your Initiating Party name
10	</InitgPty>	
11	</GrpHdr>	End of header
12	<PmtInf>	Batch container
13	<PmtInfd> YOUR REF6 </PmtInfd>	This is “Your reference” in the Bankline payment
14	<PmtMtd>TRF</PmtMtd>	
15	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
16	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
17	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
18	<CdtTrfTxInf>	Transaction container
19	<PmtId>	
20	<InstrId> YOUR REF OVER </InstrId>	Overrides the value provided in PmtInfd above (optional)
21	<EndToEndId>123456789AG</EndToEndId>	This is your End to End Id (Optional)
22	</PmtId>	
23	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be debited is GBP 0.02
24	<CdtrAgt>	
25	<FinInstnId>	
26	<ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld>	Beneficiary sort code
27	</FinInstnId>	
28	</CdtrAgt>	
29	<Cdtr>	
30	<Nm> CREDITOR NAME </Nm>	Beneficiary name
31	<PstlAdr>	
32	<StrtNm> STREET NAME </StrtNm>	Structured address element: Street Name (optional)
33	<BldgNb> BUILDING 02 </BldgNb>	Structured address element: Building Number (optional)
34	<PstBx> POST BOX T089 </PstBx>	Structured address element: Post Box (optional)
35	<TwnNm> CREDITORVILLE </TwnNm>	Structured address element: Town Name (required if structured address is used)
36	<Ctry> GB </Ctry>	Structured address element: Country (required if structured address is used)

Ref.	XML	Description
37	</PstlAdr>	
38	</Cdtr>	
39	<CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct>	Beneficiary Account number
40	<InstrForDbtrAgt> 02 </InstrForDbtrAgt>	02 is a CHAPS payment
41	<Purp> <Cd>HLRP</Cd> </Purp>	This is your Purpose Code (required for certain property related payments – see page 7 for details)
42	<RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf>	Information for beneficiary (optional)
43	</CdtTrfTxInf>	End of transaction
44	</PmtInf>	End of batch
45	</CstmrCdtTrfIntr></Document>	End of file

10. Urgent domestic (CHAPS) payment using Structured address, Structured Remittance Information, LEI's and Purpose Codes

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfIntr>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty>	
09	<Nm> INITIATING PARTY NAME </Nm>	This is your Initiating Party name
10	<Id><OrgId><LEI>G5GSEF7VJP5I7OUK5573</LEI></OrgId></Id>	This is your Initiating Party LEI (Optional)
11	</InitgPty>	
12	</GrpHdr>	End of header
13	<PmtInf>	Batch container
14	<PmtInfd> YOUR REF6 </PmtInfd>	This is "Your reference" in the Bankline payment
15	<PmtMtd>TRF</PmtMtd>	
16	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
17	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
18	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
20	<CdtTrfTxInf>	Transaction container
21	<PmtId>	
22	<InstrId> YOUR REF OVER </InstrId>	Overrides the value provided in PmtInfd above (optional)
23	<EndToEndId>123456789AG</EndToEndId>	This is your End to End Id (Optional)
24	</PmtId>	
25	<Amt><InstAmt Ccy="GBP"> 0.02 </InstAmt></Amt>	The amount to be debited is GBP 0.02
26	<CdrAgt>	
27	<FinInstId>	
28	<ClrSysMmbld><Mmbld> 123456 </Mmbld></ClrSysMmbld>	Beneficiary sort code
29	<LEI>G5GSEF7VJP5I7OUK5573</LEI>	This is your Creditor Agent LEI (Optional)
30	</FinInstId>	
31	</CdrAgt>	
32	<Cdr>	
33	<Nm> CREDITOR NAME </Nm>	Beneficiary name
34	<PstAdr>	
35	<StrtNm> STREET NAME </StrtNm>	Structured address element: Street Name (optional)
36	<BldgNb> BUILDING 02 </BldgNb>	Structured address element: Building Number (optional)
37	<PstBx> POST BOX T089 </PstBx>	Structured address element: Post Box (optional)
38	<TwnNm> CREDITORVILLE </TwnNm>	Structured address element: Town Name (required if structured address is used)

Ref.	XML	Description
39	<Ctry> GB </Ctry>	Structured address element: Country (required if structured address is used)
40	</PstlAdr>	
41	<Id><OrgId><LEI>G5GSEF7VJP5I7OUK5573</LEI></OrgId></Id>	This is your Creditor LEI (Optional)
42	</Cdtr>	
43	<CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct>	Beneficiary Account number
44	<InstrForCdtrAgt>	
45	<Cd>TELB</Cd>	This is your tag for placing codewords. This is optional and can have only four acceptable values: CHQB, HOLD, PHOB, TELB
46	</InstrForCdtrAgt>	
47	<InstrForDbtrAgt> 02 </InstrForDbtrAgt>	02 is a CHAPS payment
48	<Purp> <Cd>HLRP</Cd> </Purp>	This is your Purpose Code (required for certain property related payments – see page 7 for details)
49	<RmtInf><Strd><CdtrRefInf><Ref> INVOICE 123456 </Ref></CdtrRefInf></Strd></RmtInf>	Structured Remittance Information (optional)
50	</CdtTrfTxInf>	End of transaction
51	</PmtInf>	End of batch
52	</CstmrCdtTrfIntrn></Document>	End of file

11. Urgent domestic (CHAPS) payment using Ultimate Debtor and Creditor Party

If you are a Financial Institution Customer and want to make full use of: Debtor; Ultimate Debtor; and Ultimate Creditor Party Details, we recommend you use a pacs.008 message for urgent domestic (CHAPS) payments.

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20231022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2023-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty>	
09	<Nm> INITIATING PARTY NAME </Nm>	This is your Initiating Party name
10	<Id><OrgId><LEI>G5GSEF7VJP5I7OUK5573</LEI></OrgId></Id>	This is your Initiating Party LEI (Optional)
11	</InitgPty>	
12	</GrpHdr>	End of header
13	<PmtInf>	Batch container
14	<PmtInfd> YOUR REF6 </PmtInfd>	This is “Your reference” in the Bankline payment
15	<PmtMtd>TRF</PmtMtd>	
16	<ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt>	Date payment to arrive
17	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
18	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
19	<DbtrAgt><FinInstnId><LEI>G5GSEF7VJP5I7OUK5573</LEI></FinInstnId></DbtrAgt>	This is your Ordering Institution LEI (this LEI is for optional use by Financial Institution customers only)
20	<CdtTrfTxInf>	Transaction container
21	<PmtId>	
22	<InstrId> YOUR REF OVER </InstrId>	Overrides the value provided in PmtInfd above (optional)
23	<EndToEndId>123456789AG</EndToEndId>	This is your End to End Id (Optional)
24	</PmtId>	
25	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be debited is GBP 0.02
26	<UltmtDbtr>	
27	<Nm> CREDITOR NAME </Nm>	Ultimate Debtor name
28	<PstlAdr>	
29	<StrtNm> STREET NAME </StrtNm>	Structured address element: Street Name (optional)
30	<BldgNb> BUILDING 02 </BldgNb>	Structured address element: Building Number (optional)
31	<PstBx> POST BOX T089 </PstBx>	Structured address element: Post Box (optional)
32	<TwnNm> CREDITORVILLE </TwnNm>	Structured address element: Town Name (required if structured address is used)
33	<Ctry> GB </Ctry>	Structured address element: Country (required if structured address is used)

Ref.	XML	Description
34	</PstlAdr>	
35	<Id><OrgId><LEI>G5GSEF7VJP517OUK5573</LEI></OrgId></Id>	This is your Debtor LEI (Optional)
36	</UltmtDbtr>	
37	<CdtrAgt>	
38	<FinInstnId>	
39	<ClrSysMmbld><Mmbld>123456</Mmbld></ClrSysMmbld>	Beneficiary Sort code
40	<LEI>G5GSEF7VJP517OUK5573</LEI>	This is your Creditor Agent LEI (Optional)
41	</FinInstnId>	
42	</CdtrAgt>	
43	<Cdtr>	
44	<Nm>CREDITOR NAME</Nm>	Beneficiary name
45	<PstlAdr>	
46	<StrtNm>STREET NAME</StrtNm>	Structured address element: Street Name (optional)
47	<BldgNb>BUILDING 02</BldgNb>	Structured address element: Building Number (optional)
48	<PstBx>POST BOX T089</PstBx>	Structured address element: Post Box (optional)
49	<TwnNm>CREDITORVILLE</TwnNm>	Structured address element: Town Name (required if structured address is used)
50	<Ctry>GB</Ctry>	Structured address element: Country (required if structured address is used)
51	</PstlAdr>	
52	<Id><OrgId><LEI>G5GSEF7VJP517OUK5573</LEI></OrgId></Id>	This is your Creditor LEI (Optional)
53	</Cdtr>	
54	<CdtrAcct><Id><Othr><Id>12345678</Id></Othr></Id></CdtrAcct>	Beneficiary Account number
55	<UltmtCdtr>	
56	<Nm>CREDITOR NAME</Nm>	Ultimate Creditor name
57	<PstlAdr>	
58	<StrtNm>STREET NAME</StrtNm>	Structured address element: Street Name (optional)
59	<BldgNb>BUILDING 02</BldgNb>	Structured address element: Building Number (optional)
60	<PstBx>POST BOX T089</PstBx>	Structured address element: Post Box (optional)
61	<TwnNm>CREDITORVILLE</TwnNm>	Structured address element: Town Name (required if structured address is used)
62	<Ctry>GB</Ctry>	Structured address element: Country (required if structured address is used)
63	</PstlAdr>	
64	</UltmtCdtr>	
65	<InstrForDbtrAgt>02</InstrForDbtrAgt>	02 is a CHAPS payment
66	<Purp> <Cd>HLRP</Cd> </Purp>	This is your Purpose Code (required for certain property related payments – see page 7 for details)
67	<RmtInf><Strd><CdtrRefInf><Ref>INVOICE 123456</Ref></CdtrRefInf></Strd></RmtInf>	Structured Remittance Information (optional)
68	</CdtTrfTxInf>	End of transaction
69	</PmtInf>	End of batch
70	</CstmrCdtTrfInitt></Document>	End of file

Appendix C Glossary

Term	Meaning
BBAN	Basic Bank account number
BIC	Bank Identification Code. Used to clearly identify a financial institution. The BIC is optional for SEPA payments.
IAT	Inter-Account Transfer. A transfer between two of your own accounts registered on Bankline.
IBAN	International bank account number. Must be present for SEPA payments.
LEI	Legal Entity Identifier
NCC	National Clearing Code, such as a six digit sort code in UK or Irish banks, or a Fedwire number in the United States of America.
SEPA	Single Euro Payment Area.
XML	Extensible Mark-up Language

Appendix D Codewords

These rules apply to additional codewords and additional codewords' text.

Additional codewords should only be used where strictly necessary, as their use can delay the payment, prevent SEPA routing where available, and increase payment charges. Furthermore, where a codeword requires an action by the receiving bank, the codeword should only be used if the receiving bank has already agreed in advance that they will act on the codeword in question.

Finally, certain combinations of codewords are not permitted. For further information on usage of codewords please refer to the SWIFT handbook.

Codeword	Definition	Additional text
CHQB	Pay beneficiary by cheque This codeword may only be used by Shipping customers, and when used the beneficiary account Number must not be populated.	-
CORT	Settlement of a trade e.g. FX deal or securities transaction	-
HOLD	Pay on Identification This codeword may only be used by Shipping customers.	Optional
INTC	Intra-company payment	-
PHOB	Advise beneficiary by phone	Optional
TELB	Advise beneficiary by most efficient means	Optional
PHON	Advise account with Institution by phone	Optional

Examples of tag usage for the entry of codewords:

<InstrForCdrAgt><Cd>TELB Or PHOB Or CHQB Or HOLD</Cd><InstrInf>Info</InstrInf></InstrForCdrAgt>
Allowed for both CHAPS & international payments

<PmtTplnf><CtgyPurp><Cd>INTC Or CORT</Cd></CtgyPurp></PmtTplnf> ***Only for international payments***

<Purp><Cd>PHON</Cd></Purp> ***Only for CHAPS payments***

<RgltryRptg><Dtls><Cd>PHON</Cd><Inf>Info</Inf></Dtls></RgltryRptg> ***Only for international payments***

Appendix E Definitions of the different parties

Description	Definition
Debtor	Party that owes an amount of money to the (ultimate) creditor. In the context of the payment model, the debtor is also the debit account owner.
Creditor	Party to which an amount of money is due. In the context of the payment model, the creditor is also the credit account owner.
Ultimate Debtor	Ultimate party that owes an amount of money to the (ultimate) creditor.
Ultimate Creditor	Ultimate party to which an amount of money is due.
Debtor Agent	Financial institution servicing an account for the debtor.
Creditor Agent	Financial institution servicing an account for the creditor.
Initiating Party	Party initiating the payment to an agent. In the payment context, this can either be the debtor or a party that initiates the payment on behalf of the debtor.
Intermediary Agent	Agent between the debtor's agent and the creditor's agent. There can be several intermediary agents specified for the execution of a payment.

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